

City of Riverside

Long Term Disability Insurance Non-Management Utilities employees Group Policy No. 641996

LTD is designed to protect an employee from losing his/her ability to earn a living due to long term or permanent work loss caused by an accident, pregnancy or sickness. The LTD plan options provided by Standard Insurance Company are:

- **REPLACES 66 ²/₃% OF YOUR PRE-DISABILITY EARNINGS, REDUCED BY OTHER DEDUCTIBLE INCOME; TO A MAXIMUM MONTHLY BENEFIT OF \$3,000.**
- **90 DAY BENEFIT WAITING PERIOD. THIS IS THE TIME FROM THE DATE OF YOUR DISABILITY TO THE DATE YOUR BENEFIT PAYMENTS BEGAN.**
- **MAXIMUM BENEFIT DURATION 5 YEARS.**
- **RETURN TO WORK INCENTIVE IS PROVIDED.**
- **A SURVIVOR BENEFIT IS INCLUDED.**
- **24 MONTH LIFETIME LIMITATION FOR MENTAL DISORDER, SUBSTANCE ABUSE AND OTHER LIMITED CONDITIONS. BENEFITS REQUIRE PARTICIPATION IN A REHAB PROGRAM.**
- **THE BENEFITS RECEIVED ARE 100% TAXABLE.**

Long Term Disability Benefits become payable after you have been disabled for the entire Benefit Waiting Period. Thereafter, during the maximum benefit period LTD benefits are payable at the end of each month for which you qualify for LTD benefits. The maximum benefit period to age 65.

- **This summary is not intended to supersede or replace the policy. Please refer to your certificate for a more detailed explanation of coverage.**

*For more information contact:
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